

PORTFOLIO RECOVERY ASSOCIATES
120 CORPORATE BLVD STE 100
NORFOLK, VA 23502

Re: [REDACTED]

Dear Sir or Madam:

I am writing to you regarding the account referenced above. I refuse to pay this debt.

My monthly expenses exceed my monthly income; as such there is no reason for you to continue contacting me, and the amount you are reporting is not accurate either. If my circumstances should change I will be in touch.

Sincerely,

Luis Tejero